

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tiffany Gorham
 Debtor

Case No. 18-12828-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db
 14097918 +Tiffany Gorham, 4425 Knorr Street, Philadelphia, PA 19135-2241
 14097920 +Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
 City of Philadelphia, Code Violation Enforcement, P.O. Box 56318,
 Philadelphia, PA 19130-6318
 14097924 DDM Energy, PO Box 11819, Newark, NJ 07101-8119
 14097932 Geico, One Geico Plaza, Bethesda, MD 20810-0001
 14097935 +Parking Violations Branch, 913 Filbert Street, Philadelphia, PA 19107-3117
 14097936 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
 14097937 Philadelphia Municipal Court, Traffic Division, 800 Garden Street, P.O. Box 56301,
 Philadelphia, PA 19130-6301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:14 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:13
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:03 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14097917 EDI: ALLIANCEONE.COM Aug 11 2018 06:08:00 Alliance One Receivable Management, PO Box 3110,
 Southeastern, PA 19398-3110
 14097919 +EDI: CAPITALONE.COM Aug 11 2018 06:08:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14097921 +EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14097922 +EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenitybank/hottpic, Comenity Bank, Po Box 182125,
 Columbus, OH 43218-2125
 14097923 EDI: CONVERGENT.COM Aug 11 2018 06:08:00 Convergent Outsourcing, Inc., PO Box 9004,
 Renton, WA 98057-9004
 14097925 +EDI: NAVIENTFKASMDOE.COM Aug 11 2018 06:08:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 14097930 +EDI: AMINFOFP.COM Aug 11 2018 06:08:00 First Premier Bank, Po Box 5524,
 Sioux Falls, SD 57117-5524
 14097933 EDI: PHINHARRIS Aug 11 2018 06:08:00 Harris & Harris, Ltd.,
 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
 14097934 +EDI: IIC9.COM Aug 11 2018 06:08:00 I.C. System, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 14099177 +EDI: PRA.COM Aug 11 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14097938 +EDI: RMSC.COM Aug 11 2018 06:08:00 Synchb/home Design Nahf, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 14097939 +EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14097940 +EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14097941 EDI: AISTMBL.COM Aug 11 2018 06:08:00 T-Mobile, P.O. Box 742596,
 Cincinnati, OH 45274-2596
 14097942 +EDI: WTRRNBNBANK.COM Aug 11 2018 06:08:00 Tnb-Visa (TV) / Target,
 C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
 14097943 +EDI: WFFC.COM Aug 11 2018 06:08:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14097926* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 14097927* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 14097928* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 14097929* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 14097931* +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Aug 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Tiffany Gorham dmo160west@gmail.com,
davidoffenecf@gmail.com

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com

REBECCA ANN SOLARZ on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Tiffany Gorham</u>	Social Security number or ITIN	xxx-xx-5708
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12828-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tiffany Gorham

8/9/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.